

Office of The Standing Chapter 13 Trustee
500 N. Central Expressway, Suite 350
Plano, Texas 75074
(972) 943 2580

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

In Re:

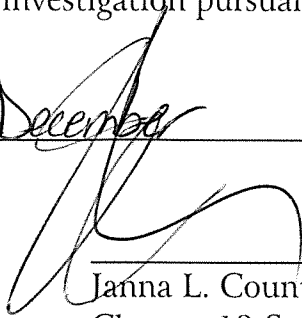
Ralph J. Stein	§	Case No. 06-40948-R
Bonnie J. Stein		
Debtor(s)	§	Chapter 13

TRUSTEE'S STATEMENT PURSUANT TO 11 U.S.C. 1302(c)

The standing Trustee hereby submits this Statement of Investigation of the financial affairs of the Debtor(s) pursuant to 11 U.S.C 1302(c).

1. Name of Debtor businesses: Ralph J. Stein and Bonnie J. Stein
2. Description of debtor's business: anesthesiologist and licensed professional counselor
3. Debtor's business is a sole proprietorship.
4. Number of employees or contract laborers (excluding family members): 0
5. Debtor does not obtain trade credit in the operation of the business.
6. All required federal tax returns have been filed.
7. The result of the Trustee's investigation pursuant to 11 U.S.C. 1106(a) is summarized in Exhibit 1.

Dated this 1st day of December 2006.



Janna L. Countryman
Chapter 13 Standing Trustee

THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
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IN RE:

Ralph J. Stein
Bonnie J. Stein
Debtor(s)

§ Case No. 06-40948-R

§ Chapter 13


CERTIFICATE OF SERVICE

This is only to certify that a true and correct copy of the Trustee's Statement Pursuant to 11 U.S.C 1302(c) has been served upon the following parties in interest listed below or the attached service matrix by mailing a copy of same to them via first class mail:

Robert E. Barron, P.C.
P.O. Box 1347
Nederland, TX 77627

Richard J. Stein
Bonnie J. Stein
3709 Longbow Lane
Plano, TX 75023

Dated 12/1/06



Office of the Standing Chapter 13 Trustee

EXHIBIT 1

Analysis of Financial Data and Trustee's Recommendation

Mr. Stein admitted his financial problems began when he put his trust in an accountant that promised he could reduce the amount of taxes he had to pay the federal government. The accounting scheme he used proved to be illegal and thus his tax problems began.

Mr. Stein is an anesthesiologist and Mrs. Stein a license professional counselor. Their combined income is more than adequate to pay their expenses and make a Chapter 13 plan payment. The expenses they claimed in their schedules are probably well above average and could be reduced in several areas. This could easily be a 100% plan.

It is the opinion of the trustee pursuant to 11 U.S.C. 1302(c) and 1106(a), based upon the financial data furnished by the debtor, that the debtor's business is viable, the continuance of the business is desirable, and the plan is feasible.